

EXHIBIT F

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

WASSERMAN, JURISTA & STOLZ, P.C.
225 Millburn Avenue - Suite 207
P.O. Box 1029
Millburn, New Jersey 07041
Phone: (973) 467-2700 / Fax: (973) 467-8126
Counsel for Robert B. Wasserman, Chapter 7
Trustee
SCOTT S. REVER (SR-1425)

Case No. 08-18384

In Re:

Chapter 7

RALPH M. DAY, SR.,

Honorable Morris Stern

Debtor.

**ROBERT B. WASSERMAN, Chapter 7
Trustee,**
Plaintiff,
v.

Adv. Pro. No.: 10-1479

**LOUIS A. CAPAZZI, JR., ESQ., ANN
CAPAZZI, JESSICA GALLO and HSBC
BANK USA, NATIONAL ASSOCIATION AS
TRUSTEE FOR THE HOLDERS OF THE
CERTIFICATES ISSUED BY DEUTSCHE
ALT-A SECURITIES MORTGAGE LOAN
TRUST, SERIES 2007-1,**
Defendants.

CERTIFICATION OF RALPH DAY

I, Ralph M. Day, Sr., hereby certify to the Court as follows:

1. I am the Debtor in the above referenced bankruptcy case. I am fully familiar with the matters set forth herein.
2. I have read the Certification of Louis A. Capazzi, Jr., Esq. ("Capazzi") in support of the motion to vacate entry of default.

3. In paragraph 6 of the Certification, Capazzi indicates that I agreed to transfer the property I owned at 666 Closter Dock Road, Closter, New Jersey (the "Property"), to Ann Capazzi. This statement made by Capazzi is not true.

4. I never agreed to have my interest in the Property transferred to Ann Capazzi. It is my understanding that the Capazzis attempted to transfer my interest in the Property to Ann Capazzi on or about February 28, 2007. This attempt to transfer the Property was done without my knowledge and consent.

5. I submit that I never attended any closing with respect to the alleged transfer of the Property by me to Ann Capazzi.

6. I submit that I never signed a deed transferring my interest in the Property to Ann Capazzi.

7. I have reviewed the attached HUD closing statement (Exhibit "A"), and I submit that the signature that purports to be my signature on page 2 on the HUD closing statement is not my signature. My signature, which is at the bottom of this certification, bears no resemblance to my purported signature on the HUD closing statement.

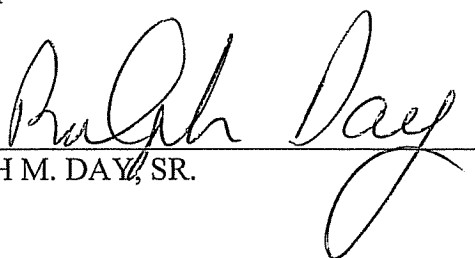
8. I also submit that I am familiar with Ann Capazzi's signature and her signature on the HUD closing statement does not appear to be her signature either.

9. Moreover, a review of the HUD closing statement reflects net proceeds from the sale of \$414,260.41. I never received this amount or any funds from the purported sale and transfer of the Property to Ann Capazzi.

10. I have no knowledge of how the net proceeds from the sale were used or who received them.

I certify that the foregoing statements made by me are true. I am aware that if any of the

foregoing statements made by me are false, I am subject to punishment.



RALPH M. DAY, SR.